WHAT IS CLAIMED IS:

1	1. A method of making a composite panel comprising.
2	providing a formable sheet having at least one layer;
3	locating the formable sheet adjacent to a forming surface;
4	making a formed sheet by conforming the formable sheet to the
5	forming surface so that a characterizing topography projects from the formable
6	sheet;
7	removing the formed sheet from the forming surface;
8	providing a substrate having a front surface, a rear surface, and an
9	opening therethrough; and
10	attaching the formed sheet to the rear surface of the substrate so that
14	the characterizing-topography appears through-the-opening.
1	2. The method of claim 1 wherein the substrate further comprises
2	a plurality of bosses extending from the fear surface.
1	3. The method of claim 2 further comprising the step of:
2	forming a plurality of openings through the formed sheet before the
3	formed sheet is attached to the substrate.
1	4. The method of claim 3 wherein the step of attaching the
2	formed sheet to the substrate comprises placing the formed sheet on the substrate so
3	that at least one of the plurality of bosses extends through one of the plurality of
4	openings.
1	5. The method of claim 4 wherein the step of attaching the
2	formed sheet to the substrate further comprises the step of:
3	heat staking the bosses extending through the holes in the formed
4	sheet.

1	6. The method of claim 4 wherein the step of attaching th
2	formed sheet to the substrate further comprises the step of:
3	upsetting the bosses extending through the openings in the former
4	sheet.
1	7. The method of claim 1 wherein the step of attaching th
2	formed sheet to the substrate further comprises applying adhesive to a portion of a
3	least one of the formed sheet and substrate.
1	8. The method of claim 1 wherein the step of providing
2	formable sheet comprises the step of providing a sheet with at least one simulated
3	wood_grain_layer.
1	9. The method of claim 1 wherein the step of providing
2	formable sheet comprises the step of providing a sheet with at least one decorative
3	layer.
1	10. The method of claim 1 further comprising the step of:
2	trimming the formed sheet before attaching the formed sheet to the
3	substrate.
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1	A composite panel comprising:
2	a substrate having a front and a rear surface, an opening
3	therethrough;
4	an insert panel having a characterizing topography extending
5	therefrom;
6	wherein the insert panel is located on the rear surface of the substrate
7	so that the characterizing topography appears through the opening; and
8	means to secure the insert panel to the substrate.
1	12. The composite panel of claim 11 wherein the substrate furthe
2	comprises a plurality of bosses extending from the back surface, the insert pane

3	further comprises a plurality of openings on the flat plane corresponding to the
4	bosses, and wherein the insert panel is placed on the substrate so that at least one of
5	the plurality of bosses extends through at least one of the plurality of openings.
1	13. The composite panel of claim 12-wherein the means for
2	securing the insert panel to the substrate comprises a mechanical lock formed in the
3	bosses extending through the openings.
1	14. The composite panel of claim 13 wherein the mechanical lock
2	is formed by means for heat staking the bosses that extend through the openings.
1	15. The composite panel of claim 13 wherein the mechanical lock
2	is-formed-by-means-for-upsetting-the-bosses-that extend-through-the-openings.
1	16. The composite panel of claim 11 wherein means for securing
2	the insert panel to the substrate comprise adhesive applied to a portion of at least one
3	of the insert panel or substrate.
1	17. The composite panel of claim 11 wherein the insert panel
2	comprises a plurality of layers.
1	18. The composite panel of claim 17 wherein one or more of the
2	layers has a wood grain finish.
1	19. A method of making a composite panel comprising:
2	providing a formable sheet having at least one layer;
3	locating the formable sheet adjacent a forming surface;
4	making a formed sheet by conforming the formable sheet to the
5	forming surface so that a characterizing form projects from the formable sheet and
6	by forming a tab extending from the formed sheet;
7	removing the formed sheet from the forming surfaces;
8	providing a substrate having a front surface, a rear surface, and a tab
9	opening therethrough: and

0	attaching the formed sheet to the substrate so that at least one tab
1	extends through the tab opening to secure the formed panel to the substrate.
1	20. A composite panel comprising:
2	a substrate having a front and a rear surface;
3	at least one tab opening extending therethrough;
4	an insert panel having a characterizing topography and at least one
5	tab extending therefrom;
6	wherein the insert panel is placed on the front surface of the substrate
7	and the tab extends through the tab opening to secure the insert panel to the
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